

## ABSTRACT

A method of providing a consumer of products with equity in the ultimate provider of said products, either online or offline is provided. The consumer is provided with the ability of purchasing products directly and automatically against margin accounts, credit accounts collateralized by portfolio held investments. The consumer optionally receives a reward for the purchase in the form of equity, which includes options or share in a mutual fund. The consumer is also provided with the option of adding incremental amounts to the value of a purchase to acquire additional investments in the provider of the product.